

Fill in this information to identify the case:

Debtor 1 Sonia M. Rodriguez

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number 13-13343-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: MIDFIRST BANK

Court claim No. (if known): 5

Last 4 digits of any number you
use to identify the debtor's account: 5494

Date of payment change:
Must be at least 21 days after date
of this notice 9/1/2017

New total payment:
Principal, interest, and escrow, if any \$ 762.53

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 400.91 New escrow payment: \$ 389.12

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Sonia M. Rodriguez

First Name

Middle Name

Last Name

Case Number (if known) 13-13343-elf

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Michele A. De Witt

Signature

Date **July 18, 2017**

Print:

Michele A. De Witt

First Name

Middle Name

Last Name

Title: Agent for Creditor

Company:

Aldridge Pite, LLP

Address:

4375 Jutland Dr. Suite 200; P.O. Box 17933

Number

Street

San Diego

City

CA

State

92177

Zip Code

Contact phone

858 750 7600

Email

MDeWitt@aldridgepite.com

ALDRIDGE PITE, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17933
San Diego, CA 92177-0933
Telephone: (858) 750-7600
Facsimile: (619) 590-1385

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA DIVISION

In re

SONIA M. RODRIGUEZ,

Debtor(s).

Case No. 13-13343-elf

Chapter 13

PROOF OF SERVICE

I, Ebony Ishmon , declare that: I am employed by Aldridge Pite LLP located in the County of San Diego, California. My business address is: 4375 Jutland Drive, Suite 200; P.O. Box 17933, San Diego, CA 92177-0933. I am over the age of eighteen years and not a party to this cause.

On July 24, 2017, I served the NOTICE OF MORTGAGE PAYMENT CHANGE in said cause by electronic means through the court's CM/ECF system or by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States Mail at San Diego, California, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/Ebony Ishmon
EBONY ISHMON

SERVICE LIST

DEBTOR(S)
(VIA US MAIL)

Sonia M. Rodriguez
34 Bimini Drive
Savannah, GA 31419

DEBTOR(S) ATTORNEY
(VIA ELECTRONIC NOTICE)

ZACHARY PERLICK
1420 Walnut Street
Suite 718
Philadelphia, PA 19102
Perlick@verizon.net

CHAPTER 13 TRUSTEE
(VIA ELECTRONIC NOTICE)

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
1234 Market Street
Suite 1813
Philadelphia, PA 19107
ecfemails@ph13trustee.com

US TRUSTEE
(VIA ELECTRONIC NOTICE)

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107
USTPRegion03.PH.ECF@usdoj.gov



LOAN NUMBER: XXXXXXXXXX
PROPERTY 206 WABASH AVE
ADDRESS: LANSDOWNE PA 19050-1613

Next Escrow Cycle: Sep 2017 - Aug 2018
Date Escrow Account Reviewed: 06/13/2017

SONIA M RODRIGUEZ
206 WABASH AVE
LANSDOWNE PA 19050-1613

Insurance Service Center
8am to 5pm Mon through Fri (Central)
1-866-439-2712
www.updatemyinsurance.com

Customer Service Center
8am to 5pm Mon through Fri (Central)
1-800-654-4566
www.MyMidlandMortgage.com

*** Your new payment coupons will be mailed separately within 7 days if you are a coupon customer. ***

*** Payment changes generally occur due to increases in taxes and/or insurance.
*** The new payment amount will draft automatically for Midland Automatic Payment Plan customers.

PAYMENT CALCULATIONS AND ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Part of your monthly payment is deposited into an escrow account to pay your property taxes and insurance premiums. Below, you can see how your new escrow payment was calculated. The following charts project the amounts you will deposit into your escrow account and the amounts we expect to pay for your insurance and tax bills during the next 12 month escrow cycle. **Part A** breaks down your new bills and your new payments. **Part B** lists the escrow transactions we anticipate for the next escrow cycle. **Part C** calculates any required adjustment to your monthly payment. **Part D** (Page 2) shows the escrow transactions for the last escrow cycle.

PART A - PAYMENT CALCULATIONS			PART B - ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE					
Anticipated Bills For Next 12 Month Escrow Cycle			(Part A)					
	OLD	NEW	Month	Anticipated Deposit	Anticipated Payment	Description	Anticipated Balance	Required Balance
Hazard	1,348.00	1,290.00	Sep-17	389.12	-13.79	STARTING BALANCE	1,498.50	914.67
MI Premiums	172.32	165.48	Oct-17	389.12	-13.79	MI PREMIUMS	1,873.83	1,290.00
County Tax	286.35	286.35	Nov-17	389.12	-1,290.00	MI PREMIUMS	2,249.16	1,665.33
City/Town Tax	1,252.59	1,150.54	Nov-17	.00	-13.79	HAZARD	1,348.28	764.45
School Distric	1,751.69	1,777.08	Dec-17	389.12	-13.79	MI PREMIUMS	1,334.49	<div>A</div> 750.66 <div>R</div>
TOTAL BILLS	4,810.95	4,669.45	Jan-18	389.12	-13.79	MI PREMIUMS	1,709.82	1,125.99
New Escrow Deposit		389.12	Feb-18	389.12	-13.79	MI PREMIUMS	2,085.15	1,501.32
(Total bills divided by 12)			Feb-18	.00	-286.35	MI PREMIUMS	2,460.48	1,876.65
If the servicing of your loan recently transferred to Midland, then the OLD information shown may be reflected as zero.			Mar-18	389.12	-13.79	COUNTY TAX	2,174.13	1,590.30
OLD AND NEW PAYMENTS			Mar-18	.00	-1,150.54	MI PREMIUMS	2,549.46	1,965.63
	OLD	NEW	Mar-18	389.12	-13.79	CITY/TOWN TAX	1,398.92	815.09
Principal & Interest	373.41	373.41	Apr-18	389.12	-13.79	MI PREMIUMS	1,774.25	1,190.42
Escrow Deposit	400.91	389.12	May-18	389.12	-13.79	MI PREMIUMS	2,149.58	1,565.75
Escrow Adjustment (Part C)	0.00	0.00	Jun-18	389.12	-13.79	MI PREMIUMS	2,524.91	1,941.08
Subtotal Principal, Interest and Escrow	774.32	762.53	Jul-18	389.12	-13.79	MI PREMIUMS	2,900.24	2,316.41
TOTAL PAYMENT	774.32	762.53	Aug-18	389.12	-13.79	MI PREMIUMS	3,275.57	2,691.74
			Aug-18	.00	-1,777.08	SCHOOL DISTRICT	1,498.49	914.66
			TOTAL	4,669.44	-4,669.45			
Old payment through 08-31-2017, calculated at the time of last analysis, does not include any Escrow Shortage paid after the last analysis or changes to your escrow account made after the last analysis (such as changes to taxes and insurance) =			The actual amounts billed may be different from the Anticipated Balance referenced above.					
\$774.32 (Escrow Payment = \$400.91)			<div>A</div> Represents the lowest Anticipated Balance.					
NEW PAYMENT THROUGH 08-31-2018 =			<div>R</div> Represents the lowest Required Balance, which is the allowed Escrow Reserve to maintain an additional amount to pay Anticipated Payments.					
\$762.53 (Escrow Payment = \$389.12)								
NEW PAYMENT EFFECTIVE								
SEPTEMBER 2017								
			PART C - CALCULATION OF ESCROW ADJUSTMENT					
			SEE PART B ABOVE. Your Anticipated Escrow Balance is greater than the Required Balance in the amount of \$583.83. This means there is a surplus of funds.					
			Starting Anticipated Balance (Part B) \$ 1,498.50					
			Starting Required Balance (Part B) \$ 914.67					
			Total Escrow Surplus \$ 583.83					
			SEE NEW PAYMENT BREAKDOWN IN PART A					
			If the Escrow Surplus is less than \$50, the surplus has been used to reduce the monthly escrow payment for the next 12 months. If your loan is not current, the Escrow Surplus has been retained. If your loan is current on the date of this recalculation and the Escrow Surplus is \$50 or more, the surplus is included on the check below.					



Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

If your loan payment status is not current, the escrow surplus has been retained and will not be released until your loan is current.

LOAN NUMBER: [REDACTED]

DATE REVIEWED: 06/13/2017

PART D - LAST ESCROW CYCLE ACTIVITY

The following chart itemizes the escrow transactions for your account during the last escrow cycle. For the purpose of calculating your new payment amount, Midland assumes that all scheduled deposits and payments will occur through the effective date of your new payment, although the last few deposits may not have occurred yet.

This chart only reflects deposit and payment activity that occurred while your loan was serviced by Midland. If the servicing of your loan recently transferred to Midland, then the anticipated and actual information included in the chart may be reflected as zero.

(1) Month of Activity	(2) Anticipated Deposit	(3) Actual Deposit	(4) Anticipated Payment and Description	(5) Actual Payment and Description	(6) Anticipated Balance	(7) Actual Balance
				STARTING BALANCE	961.45	-3,876.46
Sep-16	400.91	393.01	-14.36 MI PREMIUMS	-14.36 MI PREMIUMS	1,348.00	-3,497.81 A
Oct-16	400.91	2,461.00	-14.36 MI PREMIUMS	-14.36 MI PREMIUMS	1,734.55	-1,051.17
Nov-16	400.91	801.82	-1,348.00 HAZARD	-14.36 MI PREMIUMS *	787.46	-263.71
Nov-16	.00	.00	-14.36 MI PREMIUMS	-1,290.00 HAZARD	773.10 T	-1,553.71
Dec-16	400.91	393.01	-14.36 MI PREMIUMS	-14.36 MI PREMIUMS	1,159.65	-1,175.06
Jan-17	400.91	.00	-14.36 MI PREMIUMS	-13.79 MI PREMIUMS *	1,546.20	-1,188.85
Feb-17	400.91	801.82	-14.36 MI PREMIUMS	-286.35 COUNTY TAX *	1,932.75	-673.38
Feb-17	.00	.00	-286.35 COUNTY TAX	-13.79 MI PREMIUMS	1,646.40	-687.17
Mar-17	400.91	.00	-14.36 MI PREMIUMS	-13.79 MI PREMIUMS *	2,032.95	-700.96
Mar-17	.00	.00	-1,252.59 CITY/TOWN T	-1,150.54 CITY/TOWN T	780.36	-1,851.50
Apr-17	400.91	1,186.93	-14.36 MI PREMIUMS	-13.79 MI PREMIUMS *	1,166.91	-678.36
May-17	400.91	1,202.73	-14.36 MI PREMIUMS	-13.79 MI PREMIUMS *	1,553.46	510.58
Jun-17	400.91	.00 **	-14.36 MI PREMIUMS	-13.79 MI PREMIUMS * *	1,940.01	496.79
Jul-17	400.91	.00 **	-14.36 MI PREMIUMS	0.00	2,326.56	496.79
Aug-17	400.91	.00 **	-14.36 MI PREMIUMS	0.00	2,713.11	496.79
Aug-17	.00	.00 **	-1,751.69 SCHOOL DIST	0.00	961.42	496.79
TOTAL	4,810.92	7,240.32	-4,810.95	-2,867.07		

Your required low balance for last year was \$773.10 (see "T" in column 6). Your actual low balance was -\$3,497.81 (see "A" in column 7).

To see where a difference occurred, compare the Anticipated Deposits to the Actual Deposits (columns 2 and 3) and the Anticipated Payments to the Actual Payments (columns 4 and 5).

* An asterisk indicates a difference in either the amount or date of the anticipated activity and the actual activity.

** A double asterisk indicates Actual Deposit activity that has not occurred as of the date of this statement. The Anticipated Balance (column 6) includes the Anticipated Deposit(s) that have not yet occurred.

Notice: If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt, but any default will need to be cured to avoid foreclosure.

If your loan was in default at the time MidFirst Bank acquired the servicing of your loan and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose.



Escrow Account Statement and Notice of New Mortgage Payment

Details of your most recent escrow account review are enclosed.

Dear Homeowner:

Each year we review your escrow account to confirm the escrow portion of your monthly payment covers your property taxes and/or insurance premiums. Enclosed are the details of your most recent escrow account review.

Increases or decreases in your monthly escrow account payments are usually due to changes in your property taxes and/or homeowners' insurance premiums. If you have questions about changes relating to your property tax or homeowners' insurance bills, please contact your local taxing authority or insurance agent.

For additional information about your escrow statement, please view the Frequently Asked Questions below or visit our website at www.MyMidlandMortgage.com. You may also call our Customer Service Department at **1-800-654-4566** Monday through Friday, 8 a.m. to 5 p.m. Central Time.

Sincerely,

Midland Mortgage, a Division of MidFirst Bank

Frequently Asked Escrow Account Questions

Q: Why did my monthly escrow payment amount increase?

When there isn't enough money in your escrow account to pay your property taxes or insurance, we increase your monthly escrow payment to cover those shortages and the anticipated bill amounts next due. Even if you have a fixed-rate loan (meaning your interest rate doesn't change), when your tax or insurance bills change, the escrow deposit changes. This causes your total mortgage payment to change, even though the principal and interest has not changed.

Q: How often will my payment change?

Your payment may change at least once a year when we review your escrow account as required by federal and state law. Your escrow payments might be recalculated more than once a year if there are major changes in your escrow bills (for example, you obtain homeowner's insurance at a reduced rate or you receive an exemption from paying the full amount of your property taxes).

Q: What are my payment options if I have a shortage in my escrow balance?

We will spread the shortage amount over at least the next 12 months and include it in your new mortgage payment. You can also pay the total shortage amount in full by sending us your payment.

Q: Are there any fees if I do not pay my entire shortage in full?

No. You will not be charged any fees or interest on your escrow account if you choose to spread out the shortage amount.

Q: Will my monthly payment amount remain the same if I pay my shortage in full?

If you pay your shortage in full, you will have the smallest possible increase in your monthly mortgage payment. However, your payment amount may still change if your property taxes and/or insurance amounts have increased or decreased during the past year.

Q: If I want to pay my escrow shortage in full, where do I send my payment?

Send a check (made payable to Midland Mortgage) for the full amount of your shortage and the payment coupon at the bottom of the first page of your Annual Escrow Statement, using the enclosed envelope. Write your loan number on your check. If you do not have the coupon, send your check (with the loan number and "escrow shortage payment" written on it) to:

Midland Mortgage
Attn: Payment Processing
P.O. Box 269074
Oklahoma City, OK 73126-9074

Please see the reverse side for more FAQs and helpful information...

Frequently Asked Escrow Account Questions

- Q:

What if I have a surplus in my escrow account?

If your account is current, any surplus of \$50 or more will be refunded within 30 days of the date of your regularly scheduled annual escrow analysis. Any surplus under \$50 will be spread over 12 months and applied to your monthly payments. If your account is delinquent, then Midland may retain the surplus in the escrow account pursuant to the terms of your loan documents and federal law.
- Q:

Will my Automatic Payment Plan change to cover my new payment amount?

Yes, if you use Midland's Automatic Payment Plan, we'll automatically adjust your withdrawal amount.
- Q:

What should I do if my payments are made by a third party bill-pay service or military allotment?

If you use an automatic payment program other than Midland's, please contact your payment administrator or Defense Finance Center and ask them to update your payment to the new amount.
- Q:

What should I do if I think my escrow bills are wrong?

You should verify billing amounts with your insurance carrier or taxing authority if you believe your escrow account has been incorrectly charged. If the amounts have changed, provide Midland with proof of the change from the taxing authority or insurance carrier so that we can adjust your escrow payment amount.
- Q:

What are my options if I can't afford the larger monthly mortgage payment?

If the payment increase causes a financial hardship, and you cannot afford the larger monthly payment, call us weekdays from 8 a.m. to 5 p.m. (Central Time) at 1-800-552-3000 to discuss mortgage assistance options that may be available to you.
- Q:

Is a minimum balance required in my escrow account?

Yes. Your minimum escrow balance amount is governed by federal law, your loan contract, and applicable state law. The minimum balance helps to prevent the escrow account from being overdrawn if tax or insurance payments increase. For most accounts, the minimum balance equals about two months of escrow payments.

Understanding Escrow Terms

- Escrow Account:


An account linked to your mortgage loan that is used to pay your property taxes and insurance. With an escrow account, you pay a portion of your taxes and insurance every month instead of once or twice a year.
- Escrow Analysis:

A review to compare the deposits collected in the escrow account with the amounts paid out of the account during the prior analysis cycle.
- Property Taxes:


Taxes are based on the assessed value of the property, which is calculated by local governments. Taxes may be reduced by exemptions or increased because of levies to support local government.
- Hazard Insurance:

Also known as **homeowner's** or **fire insurance**. This insurance generally covers the structure and contents of a property in case of disaster. Most mortgages require hazard insurance to be collected through an escrow account.


Helpful Information

-  **Online Access**

Visit www.MyMidlandMortgage.com to access your account information.

- Access your detailed transaction history
 - Pay your mortgage online *
 - Enroll in our automatic payment program
 - Update your customer information
 - Apply for a mortgage assistance program
 - Submit a property damage claim
-  **Automated Phone Service**

If you need information in a hurry, use our automated phone service at **1-800-654-4566**.

- Check the date of your last payment
 - Pay your mortgage*
 - Order a payoff statement
 - Obtain tax and insurance information
 - Obtain end-of-year information
 - Access your detailed account information
-  **Worried About Payments**

If you're struggling to pay your monthly mortgage payment, please call us at 1-800-552-3000 Monday through Friday from 8 a.m. until 9 p.m. Central Time to discuss your account and the options that may be available to help you.

You can also visit us online at www.MyMidlandMortgage.com/applynow to get an application for assistance.

**Fees may apply to this service*